



Ag Biz Briefs

Gearing Up for Spring

Tim Krausman, VP of Agronomy

The startup has been a long process as the rain and snow has delayed applications in many of our geographies longer than we expected. As we get going, the NH₃, dry, and spraying applications may overlap a great deal this spring. This is very similar to last year on how the spring is starting out.

The fertilizer markets tend to be a hot topic these days so I will give my best assessment of what is happening, and what I believe will happen as we go through the spring season. As we look through this season starting back in December we watched most of the nutrients decrease in terms of price per ton. They followed this trend until roughly the first of February for the most part. As we started to go through February we started to see a change from supply being the back stop to logistics being the back stop, which added strength to the market. The fertilizer markets in general are increasing in terms of price per ton and will likely continue to a modest degree

from here as we go through the season. I believe after the season we will start to see long supplies of products and prices on a per ton basis come back down to somewhere plus or minus a little of where we started the spring growing season at.

We have built or enhanced several of our chemical facilities for this upcoming spring. Faulkner and Monticello are both new facilities in terms of chemical storage and load out. We have added storage, speed, or automation to Garden City, Andrew, Cascade, and Farley. This should enhance our ability to service our growers in a more timely and efficient manner.

As we look at cash flows being challenged for all aspects of the channel starting with the grower at IAS, we have continued to evaluate products and their benefits, along with educating and training our team. Training has focused on placement and ROI of some of the products that are “value added”. We believe we have a

good understanding of their value, where they should be used, and what is adding the most ROI's. As we continue through the growing season you will hear more about products such as Toggle and Optify Stretch to lead those types of products.

Along with the evaluation of products comes the evaluation of technology. It may have been “easier” to spend the money on technology when corn was \$6.00/bushel, but we believe it is just as important or more important to make sure we are analyzing all input and output decisions throughout the cropping process. Technology is a very important part of that and finding the right pieces to analyze the information needed is still valued. IAS's precision team can help identify different products and offer knowledge to enhance the usage of technology.

Please make sure you have a safe planting season, and thanks for your support of Innovative Ag.

IAS Board of Directors

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***Growing
Relationships
to Maximize
Success!***

Spring Update

Rick Vaughan, CEO



Greetings customers and members. The nice weather so far this spring has been excellent. We are enthused to get started on the next great crop in the IAS geography. Our people are in the fields as we prepare this newsletter. The process of starting the spring work is always uplifting and I enjoy the optimism of a potential new crop.

Innovative Ag's year to date financial performance is down compared to last year. The dry fall corn crop, early wet weather and warm winter contributed to lost opportunity in our grain, agronomy and energy divisions. Most of this lost opportunity will never be made up. We may see some improvements this spring with additional corn acres. All of these factors affect our divisions differently. Feed is performing well with the current livestock economics, but also working hard to adjust to increased economic and regulatory pressure. Ethanol is holding its own at breakeven levels today with a similar outlook looking forward. IAS will have a respectable year ending in

August of 2016, but off from what we have been used to and off from our long term expectations. We have continued our commitment to members with respectable equity distributions. Checks were mailed last month and will be considered again in August. Capital improvements are under way to deliver efficiency improvements and deliver long term commitments for your farming operations. Like our customers, we are making adjustments to our operations to adapt to the current economic climate. You can be proud of the IAS board's discipline in managing the short term economics with the long term member service commitments.

This winter season has been a challenge for all of us – producers, land owners and retailers, due to the volatility in the commodities business. We can discuss all commodities, but as you know, the main culprit for our geography is corn and bean values, and specifically their influence on the other commodities (including cash rents) needed to grow and harvest a corn and bean crop. We once again find ourselves in a similar, but not as pronounced environment as 2008. Once again, retailers' ability to mitigate risk in nutrients and fuels (LP and diesel) outside of flat price transfer is marginally effective at best. Flat price risk and counter party risk are still unbalanced within the spectrum of parties participating in the process. A loss in nutrient margin at the retailer level is unrecoverable. It is over and done. Expenses associated with super low nutrient margins or lost nutrient sales have to be subsidized

from somewhere – and where again from my above division commentary does that subsidy come from? Nutrient flat price paid for upcoming crops has a long window of price mitigation due to the normal marketing patterns of producers. Today, the 2016 crop is 2.5% sold on corn and 1.5% sold on beans. These percentages indicate there is a lot of optimism and necessity in the upwards price movement of corn and beans and therefore price mitigation opportunity on nutrients, fuels and cash rents.

This conversation is about improvement in processes and also support for our people on the front lines working with our customers. Winter seasons like this one are hard on all parties, starting with our customers and flowing on to our people, especially our sales force. The current demographics experts predict that the agricultural industry will suffer a net decline in experienced people retiring from agriculture compared to the number of new people entering the business. The easiest partial solution for all of us is to make sure we are not exacerbating the exodus by working hard to keep non retirement age people here in the business and enthusiastically engaged. Our day to day actions have to consider both short and long term consequences with the messages we are sending.

Our commitment to you is that we are working every day to better prepare our people with the important tools of information and understanding. We will continue to expect them to invest time and energy to understand all of

the variables involved to better serve you. We will also continue to develop the management information systems necessary to hold our local location teams accountable for their desired decisions. Done right, this will improve our ability to look smaller. Please take some time and consider the unintended consequences you may have not considered.

My request of you is to consider these structural challenges we all face in agriculture as you help us help you. The increased communication of your intentions earlier and throughout the year will help us to reduce risks in the business and to improve our ability to service your operations. We have to remember that reduced volatility eliminates some of the problems discussed above, BUT reduced volatility also reduces a very large portion of the excellent opportunities provided over the last 5 years in agriculture. I am not asking for reduced volatility. I am asking for improved communication, collaboration and understanding in the higher volatility periods. These improvements will reduce risk and wear and tear for all parties involved. Have a safe spring. Thanks for your business.



5 Things to Produce Outstanding Yields

Zach Fagan, East Region Seed Sales Specialist

Getting the perfect stand of corn is the goal of every grower we work with whether it is talked about or just thought about which translates into high yields.. The first step to producing high yields is starting with an optimal seed bed. Many different options are available depending on the cropping system to achieve this including; soil finisher, mulchers, or even just trash whippers. The second step is getting the seed in the ground at an appropriate depth such as that 1.75"- 2" that most growers shoot for. Along with depth the uniformity of seed placement is crucial as to eliminate skips, double, etc. coming from issues with the planter and its meters. The third step is matching the right varieties to the right fields. Every hybrid is very different from each other and how they react in the environment they are planted in. Utilizing resources such as your IAS Agronomy Advisor can help you with this step of getting the seed in the right field whether we sold the seed or not. The forth step is nutrient management.

Assuming our potassium and phosphate levels are adequate the next step we can help manage is our nitrogen. It goes back to the different cropping systems but it still comes back to feeding the corn plant the nitrogen (N) when it needs it. A little early with starter,

a little more N during the June and July months and then a lot at tassel time when the corn plant needs it the most. Having N available all throughout the growing season is very manageable with different forms and applications of nitrogen as well as stabilizers to hold the nitrogen in the soil until later in the season. The last step which is often over looked is the post-planting management. Often times fields are planted and then walked away from. We need to continually scout our fields to see what is going on throughout the year in case we are missing something such as nitrogen deficiency, sulfur deficiency, weed escapes, or insect pressure. They may only show up for a while but cause us significant damage to our yields in the end.

Our Innovative Advanced Solutions platform helps address and work through almost all of the risks associated with growing outstanding yields while being sustainable to the environment from your nutrient management to seed placement. Work with your IAS Agronomy Advisor to help you achieve another year of record high yields.

Lumberyard and Hardware Update

Kevin Babcock, VP of Lumber

Hello from the lumberyard and hardware store. As spring and summer is approaching us, just as our customers are, we also are eager for warmer weather to arrive so we can get outside and start doing projects.

I am excited for the coming season based on the amount of estimates that we have done over the winter months on what we are hoping to be a busy year. But I do want to touch base a little on the other part of our business, the hardware store portion.

Everyone knows about the lumberyard part because of the quality of material and workmanship of the contractors that buy our products, but sometimes people don't remember about the hardware store part. Hard to believe, at least

for me, I have been here for a number of years, not going to say how many because my kids already say that I am old. But in those years that I have been here, we have expanded and grown our product lines to better serve our customers, not only the contractors, but the homeowners and DIY'ers in our area.

We have expanded plumbing, electrical, and now have more lawn care products. We have expanded tool selection to accommodate the newer impact drivers and finally have also started to stock SDS cement bits. Homeowners will also appreciate our selection of LED bulbs, furnace filters, and Pratt and Lambert paints. For those that haven't heard of our paint line. Pratt

and Lambert is owned by Sherwin Williams, which means that we have the ability to mix any paint color that is offered through Pratt, Sherwin, and Martin Senour – since they are all owned by Sherwin Williams.

So keep us in mind this summer, not only for lumber and AG supplies, but for any of your around the house projects as well.



Rural Roadway Safety

Thatcher Block, Director of Safety and Compliance

BE SAFE ON THE ROAD!!! It is important to use caution and safe driving techniques on any road. However, driving on rural roads presents additional risks, so it pays to be extra careful. Without question, rural navigation can be dangerous. To ensure safety, reduce speed, be cautious of the effects of adverse weather, be extremely vigilant of road conditions, and watch for other drivers.

On wet, rainy days, rural roads can quickly turn to slippery mud, and it's common to encounter soft shoulders on the roads where rain may have washed out part of the road. Additionally, tire treads can fill with mud, which reduces their ability to grip the road surface, causing poor traction. Take care not to drive too fast or close to the edge of the road.



The most common cause of accidents on rural roads is excessive speed, so it's important to drive at a safe, slow speed. There is less traction on gravel, and they are often more narrow. On rural roads, drivers will encounter many slow moving vehicles that aren't able to maneuver as quickly and easily as a car, so it's important to be aware of the surroundings.

When leaving a hard surface road please enter slowly, stay near the center of the roadway as much as possible, if meeting an oncoming vehicle move **SLIGHTLY** to the side and slow way down or even stop while they pass by before proceeding. Usually a car or pickup can handle a soft shoulder a lot better than a heavy truck. Pulling off from a blacktop onto a shoulder, do so slowly and with caution as many of those are also soft and may not support a heavy truck.



Grain Update

Ron Barkema, VP of Grain

The grain markets have been stuck in a fairly narrow trading range for 3 months now with very little news worthy of breaking it out of this range. Both the farmer and the end user have been hesitant to sell and buy much over this same time period. The farmer is challenged by selling into this market that is basically trading below cost of production, and the ethanol user is buying hand to mouth in this market environment because of very low crush margins and not wanting to take on the risk of buying corn much beyond a 4 to 6 week window.

IAS employees have been busy moving grain all winter long out of numerous locations and into the many processors that we deal with. Overall quality has been good but I would throw caution out there to those that have grain stored out on the farm to pay very close attention to your bins and make sure you have them at least cored going into the

spring season. With the temps warming up it doesn't take long for grain to heat up and go out of condition. Remember that we have a price later program today delivered to our IAS locations with no service charge through August 31st. That will transfer the quality risk to us and give you peace-of-mind going into the busy spring/summer season.

The March 31st USDA Quarterly Stocks and Prospective Planting report was just released and they gave us a BIG surprise in the planting estimates. USDA showed us a significant expansion in corn acres adding 5.6 million acres over last year's acre number. This big number in corn acres will have the industry spinning for a few days trying to outguess how low can the corn market now go if we do in fact get all these acres in the ground and mother nature cooperates with a normal growing season? With these acreage numbers and if USDA

leaves demand as is we will find ourselves faced with over a 2.5 bln bushel carryout next year. This type of carryout number will now require a much larger weather event to pull corn prices back up. Are the USDA numbers accurate? Will there be a massive switch in acres now that these numbers are out? We always get a weather scare or two? The soybean prospective plantings number was in the range of estimates and landed at 82.2 million acres. Just opposite of the corn situation, any weather threat based on this acre estimate would tighten soybean stocks to a more uncomfortable level. With that said, we should keep bean prices up until we are clearer of the bean acres and the summer growing conditions.

Thank you for your continued grain business and have a safe spring planting season.

IAS	3/31/2016	02/28/2016	3/31/2015	02/27/2015
Corn	3.51	3.57	3.72	3.76
Soybeans	9.11	8.61	8.82	9.73
Soybean Meal	366 .00	292.00	399.00	366.00

Changes in Use of Feed Medications (VFD Update)

Steve Wagner, Livestock Production Specialist

What is a VFD or Veterinary Feed Directive?

The VFD law enacted in 1996 as part of the Animal Drug Availability Act directs that feed containing VFD drug(s) may only be distributed to animal producers under a veterinarian's supervision and written order.

What current products require a VFD?

- Tilimicosin (Pulmitol -swine)
- Florfenicol (Aquaflor and Nuflor -fish)
- Avilamycin (Kavault *new*) –swine

Why are more feed grade drugs products falling under the VFD category?

Two key principles are being driven to reassure a safer food supply based on consumer demands:

- Limit use of medically important antimicrobial drugs to those uses considered necessary for assuring animal health (i.e., therapeutic purposes)
- Increase veterinary involvement/consultation

VFD required after January 1, 2017, to feed “medically important” Antimicrobial Drugs in Food-Producing Animals.

- Distribution authorization to “handle” medically important Antimicrobial Drugs in Food-Producing Animals.
- No VFD required for ionophores, coccidiostats and bacitracin unless in a combination product with “medically important” antibiotics (also includes tiamulin and carbadox)
- Growth promotion/feed efficiency label claims will be eliminated on Dec. 8-10, 2016
- Multiple formats for the VFD, including paper will be available.
- Electronic VFD forms are allowed, 21 CFR Part 11 storage requirements must be met
- The Industry is creating a standardized VFD form collaboratively with FDA
- All medically important water solubles/concentrates will be converted to prescription by December 2016

What are the VFD requirements?

They will be issued by a licensed veterinarian & product use must be in compliance with an approved label. VFD key components:

- Veterinarian's name, address and telephone number
- Client's name, phone number business or home address
- Premise location where feed will be used
- VFD issuance date, VFD expiration date (maximum: six months)
- Name of animal drug to be used
- Species and production class of animals to receive medication
- Approximate number of animals to receive medication prior to VFD expiration
- Indication for which VFD is issued
- Level of drug in feed and duration of use
- Withdrawal period, special instructions and/or precautions
- Number of re-orders (if permitted by drug approval)
- The statement. “Use of feed containing this veterinary feed directive (VFD) drug in a manner other than as directed on the labeling (extra-label use) is not permitted.”
- The veterinarian's electronic or written signature

What are the Producer Responsibilities ?

- Only feed an animal feed bearing or containing a VFD drug or a combination VFD drug (a VFD feed or combination VFD feed) to animals based on a VFD issued by a licensed veterinarian
- Not feed a VFD feed or combination VFD feed to animals after the expiration date on the VFD
- Provide a copy of the VFD order to the feed distributor if the issuing veterinarian sends the distributor's copy of the VFD through you, the client
- Maintain a copy of the VFD order for a minimum of 2 years
- Provide VFD orders for inspection and copying by FDA on request

What drugs will be affected?

•**The anticipated list does not include VFD drugs approved in drinking water which will require an Rx.**

Apramycin(not marketed)	Oleandomycin(not marketed)
Avilamycin(new)	Oxytetracycline
Chlortetracycline	Penicillin(approval withdrawn)
Erythromycin (not marketed)	Sulfamethazine (not marketed alone)
Florfenicol(already VFD)	Sulfadimethoxine/Ormetoprim
HygromycinB	Sulfamerazine(not marketed)
Lincomycin	Tilmicosin(already VFD)
Neomycin (not marketed alone)	Tylosin
Virginiamycin	

Any other drug in combination with a VFD drug will require a VFD order

Resources:

AFIA Web Site

NGFA Web Site

FDA Web Site

With all these changes coming, what other options are there to maintain animal health and performance?

- Good management & care, proper space, proper airflow in confinement, proper nutrition, water supply
- Use of veterinarian prescribed water soluble medications
- As we transition into these changes IAS has the following feed products which are currently available on the market that have shown benefits to performance, have research behind them, and will not need a VFD or could be used in combination.

Swine Feeding Options to Consider...

NEWtra start TM- a product for use in all stages of swine that contains a combination of natural plant based feed ingredients such as herbs ,spice extracts and encapsulated essential oils that will stimulate feed intake ,enhance nutrient digestion and retention plus, optimize gut health.

Outpace TM- Is a blend of key functional extracts and acidifiers specifically designed to be fed to late nursery/grower swine, supporting their performance during common periods of stress such as diet change, movement or other health challenges

Ambitine TM- Is a blend of plant extracts and acidifiers promoting gut integrity (which allows for less energy used for maintenance and more energy for gain). During the last weeks before market, pigs are under additional stress due to antibiotic removal, feeder competition, crowding and heavier market weights. Ambitine is specifically designed to be fed to late finishing swine to enhance performance during this stressful late finishing phase.

For more information contact you nearest IAS Livestock Feed Sales Specialist

Vision Closeout Summary by Representative—2015

David Rueber— Beef Production Specialist

Group Steers<700

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Yardage	Op. Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$258.19	616	1434	3.16	257	7.00	\$52.39	\$2.94	\$9.55	\$1.25	\$12.94	\$65.33	\$153.82	2.34	59.5	\$151.80	\$ (30.78)

Group Steers 700-800

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Yardage	Op. Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$229.35	761	1468	3.36	208	7.13	\$52.29	\$2.14	\$8.63	\$0.80	\$10.77	\$63.06	\$153.90	1.19	60.6	\$149.69	\$ (60.42)

Group Steers>800

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Yardage	Op. Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$212.49	884	1497	3.50	174	7.26	\$54.10	\$2.49	\$8.55	\$0.47	\$11.25	\$65.35	\$155.49	0.70	61.4	\$148.38	\$ (107.30)

Group Mixed<700

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Yardage	Op. Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$246.75	566	1206	2.53	281	8.07	\$62.24	\$3.52	\$11.39	\$1.24	\$14.81	\$77.05	\$165.74	2.53	56.2	\$158.41	\$ (101.27)

Group Mixed>700

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Yardage	Op. Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$213.97	765	1314	2.87	219	8.36	\$65.28	\$4.37	\$10.38	\$0.76	\$14.69	\$79.97	\$163.13	1.97	59.4	\$156.59	\$ (92.24)

Group Holsteins>600

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Op. Yardage	Non Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$130.53	785	1391	2.58	249	8.73	\$69.13	\$1.28	\$12.50	\$1.43	\$15.43	\$84.57	\$112.87	1.30	61.3	\$139.67	\$(372.10)

Group Holsteins<600

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Op. Yardage	Non Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$176.26	438	1338	2.58	359	7.63	\$59.96	\$3.38	\$12.21	\$1.75	\$18.46	\$78.42	\$113.30	2.63	62	\$129.08	\$(204.78)

Group Heifers<650

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Op. Yardage	Non Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$239.12	565	1243	2.60	259	7.95	\$61.06	\$3.52	\$11.71	\$1.50	\$15.74	\$76.80	\$157.46	2.50	58.0	\$149.97	\$ (96.85)

Group Heifers>650

Purchase	Pay Wt	Pay Wt			DM	Feed	Proc Vet	Op. Yardage	Non Interest	Non Feed	Total	Break	Death	Wtd Avg	Sale	
Price	In	Out	ADG	DOF	F/G	COG	Drug	COG	COG	COG	COG	even	%	NEg	Price	Profit
\$213.62	760	1331	2.87	198	8.02	\$59.75	\$3.00	\$10.22	\$0.90	\$13.87	\$73.63	\$157.50	1.07	60.1	\$147.32	\$(135.14)

2015 was an extremely difficult year. We had losses starting in March and extending thru the end of the year. We had losses of \$300-\$600 per head from September until December. Performance for the year was actually quite good considering the fact that we overfed many cattle by 100-150 lbs. The winter and summer performance was excellent. We should start to see profits in April 2016 and continue thru the early summer. Inventory numbers could get burdensome late summer thru the fall so timely marketing will be important. Please consult with your IAS Beef Specialist for break evens, cost/gains, and marketing advice.

Energy Department

Randy Swenson, VP of Energy

Hello from your man with gas!

Another winter has passed us by and the farmers are preparing to put in another crop. The years certainly do not slow down as we get older! One thing that hasn't changed as we get older; we will never be able to control the energy markets!

This year has started with a positive note. It's been several years since we have seen these low prices. Although, recently crude oil was flirting with \$27.00 but the support level held strong and prices have made a pretty big charge to settle around \$40.00. Even though most analysts' project U.S. crude inventory will add to its length already, crude prices continued their ascension to higher levels. Of course "higher levels" is a relative term. Crude was mired in the gutter as recently as February at under \$27.00 per barrel, so a gain to around \$40.00 just has it sitting on the side of the curb.

As we move into spring, local diesel prices should stay in a range similar to where they are priced right now. Once the farmers' wheels begin to turn and demand picks up at the local terminals, we could see the prices begin to move higher. At the current time, basis is in negative territory and depending on supply during the busy spring, it may move

higher into positive territory.

The local press never does gasoline prices any favor as we get closer to summer. They will report that the summer driving season is coming and it's just another reason for basis to move up. We still have plenty of inventories, but gasoline has seen its bottom for the time-being.

Current propane contracts will expire **April 30th**, but understand that if you have gallons left on contract and there is room for a fill or a partial fill, our drivers will be around delivering in April. A commitment on a signed contract is an agreement between both parties to fulfill.

Give your local location a call to ask about contracting propane for

next season, as we are currently offering them. Propane is a commodity like any other and prices may change day to day. If a price fits in your budget, lock it in. Right now, we are teetering on prices going down or up. We will still set a fixed price for next season and send out contracts to those that haven't locked them in.



Thank you for you past business and look forward to serving you in the future. Have a safe spring!





2017 IAS Calendar Photo Contest

Get out your cameras and show off your creative side with Innovative Ag Services Annual Calendar Photo Contest!

Want your photo showcased in our 2017 calendar? Send in your photos that evoke the heart of the cooperative lifestyle. Share with us, and your fellow coop members the quiet scenes and breathtaking vistas that define our cooperative world, as seen through your eyes.

Whether it's a scenic landscape, a snapshot of everyday life, or an action photo we invite you to share your images. Winning entries will be featured in the 2017 Calendar.

Photo Contest Details:

- Photos must be submitted by August 31, 2016
- Photos selected for 2017 calendar front cover will receive a \$100 gift card
- Cooperative members, directors, employees, and their family members are eligible
- Photos may be of any appropriate subject or scene, but must be taken within the IAS territory
- A complete entry form must accompany each photo
- The member must have rights to the photo. A photo release form must accompany any photos that include people
- It is recommended that digital photos are submitted and that the files are at least 300 dpi and 12"X9" or larger
- For complete photo contest rules, entry form, photo release and eligibility visit: www.ias.coop and click on the Photo Contest News Article





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Iowa Locations

Ackley	Hopkinton
Alden	Hubbard
Alta Vista	Independence
Andrew	Lawn Hill
Austinville	Manchester
Cascade	Monona
Center Junction	Monticello
Central City	Oran
Cleves	Owasa
Elkader	Packard
Ellsworth	Union
Elma	Waukon
Farley	Williams
Faulkner	Winthrop
Garden City	

Wisconsin Locations

Cuba City
Hazel Green
Platteville

Store Hours

Monday thru Friday
7:30am to 4:30 pm
Saturday

All locations hours are varied with
the season check with your local
IAS location to confirm

Exciting News

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text or email then check the Newsletter & Press
Release box, sign the form and submit the
information.

Growing Relationships to Maximize Success!